

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RONALD MINNICH  
CARRIE A. MINNICH  
Debtor(s)

Case No. 17-22432CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2017.
- 2) The plan was confirmed on 08/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/11/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,327.76.
- 10) Amount of unsecured claims discharged without full payment: \$12,865.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,043.21
Less amount refunded to debtor	\$735.42

**NET RECEIPTS:** **\$54,307.79**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,250.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$2,495.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,055.09**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT & T MOBILITY II LLC	Unsecured	891.00	891.56	891.56	69.71	0.00
BANK OF AMERICA NA**	Priority	0.00	1,150.00	0.00	0.00	0.00
BANK OF AMERICA NA**	Secured	49,927.24	51,460.92	0.00	24,224.88	0.00
BANK OF AMERICA NA**	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA NA**	Secured	0.00	5,595.10	5,595.10	5,595.10	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	1,363.00	NA	NA	0.00	0.00
BYRIDER FINANCE LLC D/B/A CNAC	Secured	14,997.40	14,997.40	14,997.40	14,997.40	1,514.07
CITY OF LATROBE SANITATION	Priority	481.80	NA	481.80	481.80	0.00
ENHANCED RECOVERY COMPANY	Unsecured	508.00	NA	NA	0.00	0.00
EXCELLA HEALTH	Unsecured	500.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,370.00	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	110.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	244.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	79.00	244.09	244.09	19.09	0.00
NEW CENTURY FINANCIAL SERVICE	Unsecured	1,507.00	40.69	40.69	3.18	0.00
NORTHWEST BANK S/B/M NORTHWI	Unsecured	2,000.00	1,850.74	1,850.74	144.71	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	600.00	650.98	650.98	50.90	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	291.00	494.00	494.00	38.63	0.00
PRA AG FUNDING LLC	Unsecured	494.00	NA	NA	0.00	0.00
SOUTHERN CA	Unsecured	359.00	NA	NA	0.00	0.00
SOUTHERN CA	Unsecured	2,419.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	500.00	279.07	279.07	21.82	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,191.89	1,169.12	1,169.12	91.41	0.00
WESTMORELAND EM MED SPECIAL	Unsecured	318.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$24,224.88	\$0.00
Mortgage Arrearage	\$5,595.10	\$5,595.10	\$0.00
Debt Secured by Vehicle	\$14,997.40	\$14,997.40	\$1,514.07
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,592.50</b>	<b>\$44,817.38</b>	<b>\$1,514.07</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$481.80	\$481.80	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$481.80</b>	<b>\$481.80</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,620.25</b>	<b>\$439.45</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,055.09</u>	
Disbursements to Creditors	<u>\$47,252.70</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$54,307.79</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.